

Analysis of the National Flood Insurance Program (NFIP) Claims in the Delaware River Basin

Repetitive and Severe Repetitive Loss Properties

(data as of 12/31/05)

Total Repetitive Loss Properties: 2,646; \$234 Million in Property Claims

Total Severe Repetitive Loss Properties: 309; \$66 Million in Property Claims

Counties in the Basin with the Highest Number of Designated Loss Properties:

County	Repetitive Loss Properties	Total Payouts for Repetitive Loss Properties
Bucks, PA	561	\$60,258,995
Montgomery, PA	433	\$48,334,438
Delaware, PA	177	\$10,807,543
Mercer, NJ	174	\$10,289,102
Northampton, PA	170	\$17,924,678
Warren, NJ	162	\$14,555,281
New Castle, DE	117	\$24,620,522
Chester, PA	110	\$ 7,637,575
Hunterdon, NJ	101	\$ 7,000,689
Philadelphia, PA	89	\$ 6,180,482

County	Severe Repetitive Loss Properties	Total Payouts for Severe Repetitive Loss Properties
Bucks, PA	80	\$16,413,219
Montgomery, PA	78	\$14,990,372
Warren, NJ	29	\$ 5,343,748
Northampton, PA	23	\$ 4,730,360
Chester, PA	16	\$ 3,590,750
New Castle, DE	11	\$ 7,308,311
Delaware, PA	10	\$ 1,256,396
Mercer, NJ	9	\$ 5,224,548
Lehigh, PA	9	\$ 1,543,698
Philadelphia, PA	7	\$ 959,434

Municipalities in the Basin with Highest Number of Designated Loss Properties:

Municipality	Repetitive Loss Properties	Total Payouts for Repetitive Loss Properties
Trenton, NJ	115	\$ 8,436,431
Yardley, PA	114	\$11,769,573
New Castle, DE	101	\$22,717,129
Philadelphia, PA	89	\$ 6,180,482
West Norriton, PA	73	\$ 6,194,442
Upper Makefield, PA	48	\$ 6,824,227
Ewing, NJ	45	\$ 1,181,857
New Hope, PA	43	\$ 5,665,212
Harmony, NJ	40	\$ 4,513,751
Abington, PA	39	\$ 1,857,650
Lambertville, NJ	39	\$ 1,601,751

Municipality	Severe Repetitive Loss Properties	Total Payouts for Severe Repetitive Loss Properties
West Norriton, PA	27	\$ 4,273,126
Yardley, PA	20	\$ 3,990,966
Harmony, NJ	10	\$ 1,834,064
Middletown, PA	10	\$ 1,300,204
New Castle, DE	9	\$ 6,975,413
Upper Makefield, PA	9	\$ 2,458,418
Knowlton, NJ	8	\$ 1,093,498
Forks, PA	7	\$ 1,837,928
Whitemarsh, PA	7	\$ 1,629,743
Allentown, PA	7	\$ 1,256,931
Philadelphia, PA	7	\$ 959,434

Notes:

1. A property is considered a repetitive loss property by FEMA when there are 2 or more losses reported which were paid more than \$1,000 for each loss. The 2 losses must be within 10 years of each other and be at least 10 days apart.
2. A property is considered a severe repetitive loss property by FEMA either when there are at least 4 losses each exceeding \$5000 or when there are 2 or more losses where the building payments exceed the property value.
3. Claims were mapped and summaries compiled using Lat/Long coordinate points provided by FEMA. On occasion, the Lat/Long location does not match the FEMA assigned community name for specific claims.
4. Information was compiled by DRBC staff, July 2006
5. This analysis does not represent uninsured flood damage.